



# THE SAVVY CONSUMER COLUMN

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## Be careful buying online

**NASHVILLE, TN** – Shopping online is a huge convenience. But it also has its pitfalls for the unwary.

The Tennessee Division of Consumer Affairs offers the tips below to help you get the best deals and avoid getting ripped off:

- Use search engines. Type a company or product name into your search engine with terms such as “review,” “complaint” or “scam,” to find out more.
- Read online reviews. Reviews from other consumers, experts and columnists can give you an idea of how a product performs. Don’t put all of your trust in one review.
- Consider reputation. A brand’s reputation for quality and good customer service can really pay off.
- Check comparison shopping sites. These sites connect to many retailers selling the same product, sometimes at significantly different prices.
- Read return policies. Not all stores have the same rules. Some charge fees for return shipping or restocking items such as electronics. Also, be sure to check on the address; should a return be necessary, you want to know where to send it.
- Decide how to pay. When you shop online, credit cards can offer extra precautions.
- Look for a secure checkout. Does the website start with “https” (the “s” stands for secure) when you are checking out?

To file a complaint with the Division of Consumer Affairs, visit <http://tn.gov/consumer/complaint.shtml>.

Consumer Affairs ([www.tn.gov/consumer/](http://www.tn.gov/consumer/)) is a division of the Department of Commerce and Insurance ([www.tn.gov/commerce/](http://www.tn.gov/commerce/)), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.

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